



United States
Department of
Agriculture

Farm Production
and Conservation

Risk
Management
Agency

Valdosta Regional
Office

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Valdosta, GA
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October 12, 2023

INFORMATIONAL MEMORANDUM

TO: Approved Insurance Providers servicing the states of Alabama, Florida, and Georgia

FROM: Davina S. Lee /s/
Director

SUBJECT: Crop Year 2025 (Reinsurance Year 2024) Cold Hardy Citrus Fruit and Tree Written Agreement Requests in Alabama, Florida, and Georgia

BACKGROUND:

Cold-hardy citrus production in southern Alabama, northern Florida, and southern Georgia has expanded dramatically in the past four years. Citrus fruit and trees in these areas may be insurable by written agreement (WA) under the Florida Citrus Fruit Crop Provisions Actual Production History (25-FCF), Florida Citrus Fruit Crop Provisions (14-0026), and Florida Fruit Tree Crop Insurance Provisions (21-0014), but some procedural adjustments may be required.

The FCIC 24020 Written Agreement Handbook (WAH) authorizes the ROs to require additional information for the evaluation of requests as appropriate. Therefore, to assist the Valdosta RO in evaluating cold-hardy citrus written agreement requests, and to assist Authorized Insurance Providers (AIPs) in preparing them, the following guidelines standardize documentation requirements, deadlines, and procedures. This document is consistent with the requirements for citrus fruit and trees found in the respective crop provisions as well as the requirements for written agreement requests found in the WAH.

This memorandum applies to reinsurance year 2024, which is crop year 2025 for Florida citrus fruit and Florida citrus trees (all plans of insurance).

ACTION:

This RO memorandum provides AIPs with a list of written agreement request documentation that must be submitted via the Regional Office Exceptions (ROE) system to be considered a complete and initial submission, including additional required documentation (as authorized by the WAH). It also includes important dates, deadlines, ROE upload information, and limitations on allowed commodities.

- (1) Documentation – In addition to the required documentation in the 2024 WAH, Part 2, Section 2: WA Submission Requirements and Part 3, para. 85: XC Type – County Without AD, the RO will require the following documentation:
- a. A completed Perennial Crop Pre-Acceptance Inspection Report (PAIR)
 - b. Frost protection information, if applicable
 - c. Lease, if applicable (only to insure citrus trees on rented land)
 - d. Maps with all requested blocks clearly outlined and labeled
 - e. Rootstock and scion for each variety, and
 - f. Evidence of adaptability, meeting the requirements in 2024 WAH para. 22 A. (3), for new WAs and for renewal WAs when new varieties are added.

Exhibit 1, attached to this memorandum, is a checklist for the additional requirements above. AIPs may include this completed checklist with the WA requests.

- (2) Important Dates – Requests for written agreements may be submitted to the RO beginning on the 10th calendar day after the applicable filing date for the crop. For new XC requests, the producer must request the WA on or before the applicable cancellation date. For renewal or mixed (adding new land to an existing policy, or switching AIPs) XC requests, the producer must request the WA on or before the applicable sales closing date. AIPs must submit requests to the RO no later than 15 business days after the producer signature deadline (see table below).

PLAN	FILING DATE +10 DAYS	PRODUCER SIGNATURE DEADLINE		DOCUMENT SUBMISSION DEADLINE
		New	Renewal	
APH XC	9/10/2023	11/01/2023	11/01/2023	11/24/2023
DOLLAR FRUIT XC	2/10/2024	4/30/2024	4/15/2024	New: 5/21/2024 Renewal: 5/6/2024
DOLLAR TREE XC	2/10/2024	5/31/2024	4/15/2024	New: 6/24/2024 Renewal: 5/6/2024

- (3) Reinsurance/Crop Years – When creating a new request in ROE, the crop year must be one year later than the reinsurance year. For reinsurance year 2024 requests, the crop year must be 2025.
- (4) Where frost protection is required, it must be capable of simultaneously applying at least 10 gallons of water per hour directly to the trunks of the trees.

The frost protection system must be clearly documented on the Request for Actuarial Change form, the Producers’ Pre-Acceptance Worksheet (PAW), or

both. It must also be verified by the inspector on the PAIR. At minimum, the frost protection description must include the water source type (e.g., well, pond, etc.) and capacity, as well as the emitter type and capacity.

Frost protection is required to insure any Stage 1 citrus trees in Alabama, Georgia, and any Stage 1 citrus tree in Florida north of Interstate 4. Frost protection is not required to insure citrus fruit.

Frost protection is required, regardless of stage, to insure trees located in Zone B as shown in the University of Georgia (UGA) publication [Citrus Fruits for Southern and Coastal Georgia \(uga.edu\)](#). Citrus trees located in Florida counties, along with Baldwin and Mobile counties in Alabama, will be treated as Zone A of the UGA publication.

- (5) Meyer lemons and improved Meyer lemons are expressly prohibited in both the APH and DOL citrus fruit provisions. Likewise, there are no rates available for them in the Actuarial Documents. WA requests for Meyer lemons or Meyer lemon trees will not be accepted by the RO and will count as an error if requested on the actuarial change form. It is acceptable to include Meyer lemons and Meyer lemon trees on the insured's PAW.
- (6) Because they are the least cold-tolerant citrus, the RO does not currently accept any lemon or lime (fruit or tree) requests north of Interstate 4. A WA request that includes lemons or limes on the actuarial change form will result in an error. It is acceptable to include lemons and limes on the insured's PAW. The RO will review University of Georgia lemon and/or lime varieties on an ongoing basis to determine if they will be allowed in the future.

EXHIBIT:

- (1) Agent and AIP checklist

DISPOSAL DATE:

June 30, 2025, unless rescinded